

Al-Farooq

The Criterion

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Our Hedge Against ECONOMIC RECESSION

RECENT MEDIA REPORTS have painted a grim and gloomy picture of this country's economic future. Speculation of an economic downslide is being fuelled almost daily by further hikes in petrol prices and other basic food stuffs. To make matters worse, a few months ago the country was caught in the grip of xenophobic violence that perpetuated our financial woes even further on the international scene.

RAY OF HOPE

Amidst all this economic mayhem, we Muslims still have, not only a ray of hope, but a bright guiding light

instead; something that augurs well for our future. This light is our ability to turn to Allah and call upon him in moments of need. And surely, this is one such moment. This article is intended to explain the connection between pleasing Allah Ta'ala, and hedging against rising prices and inflation.

Every Muslim should understand an elementary Islamic teaching, one that has been articulated in the Holy Quran time and again. We quote the verses where this basic belief is mentioned and urge our brothers and sisters to read and ponder its meanings:

☼ Surah Zhaariyaat (Chapter 51), verse 22: *"And in the heavens is your rizq and whatever you are promised."*

☼ Surah Zhaariyaat, verses 56 to 58: *"And I have not created Jinn and Man but for the purpose of worshipping Me. I do not want rizq (sustenance) from them, nor do I desire that they feed Me. Surely it is Allah Who is The Supreme Sustainer, The Powerful, The Mighty."*

☼ Surah Taa-Haa (Chapter 20), verse 132: *"And command your family to offer salaah, and be steadfast on it yourself; We do not ask you for rizq, instead We will provide for you;"*

☼ Surah Hād (Chapter 11) verse 6: *"And there is not a creature on earth but its rizq is the responsibility of Allah;"*

☼ Surah Faatir (Chapter 35) verse 3: *"O Mankind! Remember the favours"*
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TODAY'S SPORTS AND THEIR EFFECTS



SPORT PLAYS A MAJOR role in the lives of people today. What once started off as a mere pastime and enjoyment activity has developed into a fully fledged profession and a huge money raking venture. Sport was initially designed for exercise and relaxation, but has since become an occupation of such intensity that it exhausts the energies of even the spectators, let alone the players. Sport stadiums are now referred to as 'arenas of combat' reminiscent

of the days of Roman gladiators; players endure mental fatigue and emotional strain to the extent that they need professional and scientific help. Spectators become emotionally drained after watching an 'exciting' match, and in worst cases, become psychologically affected when their team loses. Cases of such people committing suicide or injuring others have also been reported.

Sport has also become a huge

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Questions and Answers

Q: Whose duty is it to support parents? Kindly explain in detail.

A: A father or mother or both, who cannot support themselves, become the responsibility of their children. In this responsibility the sons and daughters are equal. The duty of caring and providing expenses for parents must be shared equally by all the children, males and females. However, if any child is in total poverty and has difficulty in supporting even himself/herself, then such a child is automatically relieved of the duty. The burden of support then falls onto the remaining children. Otherwise, all sons and daughters must jointly execute this task. If there is a very wide gap between the earnings and income of the children then those who are more affluent will have to provide a greater share of the expenses. In other words, the son or daughter whose income differs vastly to that of the other siblings must contribute a larger proportion towards their parent's expense and maintenance. If the difference in the financial position of the siblings is not very substantial then all shall share expenses equally. Some Fuqahaa (Jurists) have mentioned that the proportion of expense among children should be in accordance with their share of inheritance that they stand to receive from parents.

Q: Is it necessary for the son or daughter to physically look after his or her parents?

A: If a son or daughter can physically look after their aged parents then this is for more rewarding. If not, the alternative will be to employ a full time nurse whose salary will be shared by all the siblings. Is it not correct and unfair to impose this burden on only one or two children, unless some of them are in extreme financial straits.

Q: Is sexual intercourse permissible in the room where

an infant is asleep?

A: It is permissible for a couple to have sexual relations in a room where infants are sleeping. But care should be taken that they don't wake up while the husband and wife are engaged in this act. However, even though this is not a sin, but it is not advisable. It is better for the couple to be in another room when having intimate relations, if this is possible.

Q: How long after nikah should the couple have sexual relations?

A: Sexual intercourse can be done any time after nikah, depending on circumstances and the mutual agreement of the couple. But the hadith encourages a wife to respond to her husband if he desires her.

Q: Is nikah valid without sexual intercourse?

A: Even if a couple had no intimate relations after getting married, their nikah is valid and complete. Consummation of the marriage is not a condition for its validity.

Q: What is the position in Shariah of a woman wearing top and pants when going out?

A: For a woman to wear top and pants outside the home is not permissible. The reason for this is that The Hadith of our beloved Messenger (sallallahu alayhi wasallam) clearly states that a woman should not wear garments that reveal the contours and shape of any part of her body. Such dress is almost (though not exactly) as wearing nothing. Trousers with a top reveals the shape or a woman's rear, as well as her thighs, depending on how tight the trouser is. In fact, people in the fashion world today have written that one of the reasons why trousers have been designed for women is to (unashamedly) display to men the posterior of the woman. Women

who wear tight fitting trousers and jeans, etc, consciously wish to attract the stares of men, and feel proud in doing so. All this is totally in conflict with Islamic morals and human shame. A columnist of the West, Jess Cartner-Morley writes in The Guardian: *Some women prefer not to reveal flesh. Skin-tight clothes are sexy in a slightly different way to skin itself. Tight jeans are as shape-revealing as clothes get - more so, indeed, than a miniskirt. But with the thick, work-wear fabric and stiff, riveted fastenings, you feel somehow protected. "I know men are still looking at my rear," says a friend of mine, "but I don't feel like it's my problem that they are."* This proves the haraam motives in wearing such garments. These kuffar have lost all sense of morality and decency. May Allah protect our sisters from going down the same path of moral degradation – aameen.

Q: Is there a difference between AhleSunnai and Ahle-Sunnah wal Jama'ah. Please explain.

A: There is no real difference between the two words except in pronunciation, though "ahlesunni" is not commonly used nor is it the correct form. Ahlus-Sunnah or Ahlus-Sunnah wal Jamaat means those who follow the Messenger of Allah (sallallahu alayhi wasallam) and his Sahaaba.

Q: What is "mubarak baal". Some say that Our Nabi (sallallahu alayhi wasallam)'s hair was distributed at the last haj to the sahaabah. Some people have functions to the honour this hair.

A: The word 'mubarak' means blessed, and "baal" is the Urdu word for hair. It is true that the mubarak hair of Rasoolullah (sallallahu alayhi wasallam) was distributed to the Sahaaba when he shaved during his Hajj, and that peo-

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Questions and Answers

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ple today do possess strands of that hair in different parts of the world. However, at times we cannot say for sure that such hair is indeed the hair of Nabi-e-Kareem (sallallahu alayhi wasallam). Our approach should be that if anyone claims a strand of hair is that of Our Beloved Master (sallallahu alayhi wasallam), and we are not sure of its authenticity, then neither reject nor accept it. For if it really is the Mubarak hair then by rejecting their claim we are committing a sin. If their claim is false then we have not accepted it at the very beginning. In spite of this, even if the hair is authentic, there is no need to hold a function and to gather people to honour the hair. The sahaaba-e-kiraam (May Allah Ta'ala be Pleased with them all) possessed the hair, the perspiration, and personal effects and relics of Our Master, but they never resorted to ceremonial practices and fanfare. Such mubarak artifacts are a source of great blessing and protection for the one who possesses them and the one who sees them. When seeing such personal effects of Our Rasool (sallallahu alayhi wasallam) one should observe durood (i.e. salawaat upon Nabi Muhammad (sallallahu alayhi wasallam)). But that is all one needs to do. There is no ceremony of any kind to be held. Those who make this a source of income are guilty of great disrespect to these blessed artifacts.

Q: If a Muslim kills another (Muslim or non-Muslim) in a country where there is no Islamic Law, what are the consequences of this action and what is the position of that Muslim?

A: If the murder was committed with intent and deliberate cause then it is a major and extremely heinous sin for which the perpetrator has to make sincere and fervent repentance. Furthermore, he has to seek pardon from the family of the victim. The family has the right to forgive him or to seek compensation

in the form of blood money from the perpetrator. The amount of this blood money could be ascertained from Ulema if and when the need arises. The value fluctuates according to the price of gold or silver. If the non-Muslim state imposes the death penalty on the murderer then the blood money is waived.

Q: Is it permissible to cut one's nails at night?

A: Yes, this is permissible. It is written in the book *Al-Fataawal-Hindiyya* that once the King Haroon Rashid asked Imam Abu Yusuf about clipping the nails at night. The great Imam answered: "It is advisable to do so." The King then asked: "And what's your proof for this?" The Imam replied instantaneously: "The Hadith of Rasoolullah (sallallahu alayhi wasallam): "A good act is never delayed."

Q: Is it permissible to have a khatamul-Quran for a deceased every year on the day that he died?

A: It is not sunnat to observe someone's death anniversary.. Khatam of Quran could be done on a weekly or monthly basis, or at any other time. It is wrong to confine only to the day someone died. Such a practice is not supported by Quran or Hadith.

Q: A house was given as waqf to a jamaat. A mutawalli sold it below value and invested the money in his own investment? Was it correct to sell waqf property? The other jamaat members were not happy with what he did though he says he will pay the jamaat back. So far he has only paid a little of the money. Should that mutawalli be asked to resign?

A: The Ulema are unanimous that selling waqf property is not permissible. The sale itself is not valid. Steps should be taken to

cancel that sale and redeem the Waqf property. As for the trustee, well he has committed a serious breach of trust, on the basis of which he has disqualified himself from being a trustee. It is written in the Hanafi book of Jurisprudence, *Rad-dul-Muhtaar* that when a trustee breaches his trust, he is automatically disqualified from acting any longer in that position. He should, therefore, resign. If the sale is cancelled then this trustee has to reimburse the buyer for the price of that house. If due to legal technicalities, this could not be done, then the trustee has to pay the market value of the property back into the trust.

Q: After childbirth I have not had an aadat (fixed cycle) for haidh. My last haidh I bled for 10 days and till now have not stopped bleeding. Today is the 15th day of bleeding. From when do I calculate my haidh? From which salah should I stop reading?

A: In this case your aadat or cycle will be ten days and the balance will be istihaadah. In future your monthly cycle will be 10 days full, until a month comes where you bleed for less than 10 days. It will be then be considered as if your aadat or cycle has changed. Resume salaah from the moment 10 days are complete. If bleeding continues indefinitely, then you must work on a cycle of 20/10. This means that 20 days will be considered as clean, and the next 10 will be haidh. During those 20 days you should offer each salah with a fresh wudhu even if the

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Questions and Answers

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bleeding continues. When those 20 'clean' days are over, consider your haidh as having begun. The moment there is a change in your pattern, contact us again for the new ruling.

Q: Zakaat was calculated on 'dead' stock that was valued at about R50,000.00 and when auctioned later, was sold for a mere R2000. The zakaat is still being discharged monthly and has not yet been fully paid. Does the

amount still remain the same as originally calculated or would it have to be altered?

A: At the time of calculation, you had to value the stock according to its current market-related value. In other words, the true value would be the price those goods would have fetched had it been sold in bulk to a prospective buyer at the time of calculating your zakaat. If you are able to as-

certain that value at this stage then adjust your zakaat accordingly.

Q: A person owned a large sum of money, but had not yet paid zakaat. Now all the money has been stolen. What shall he do?

A: When the entire sum is lost and that person does not possess any other zakaatable assets, then zakaat falls away. It is no longer faradh upon him to give zakaat for that wealth. ❀

QUESTIONS AND ANSWERS IN THE SHAFI'EE MATH-HAB

Q: Is it permissible for a man to give ghusl to the body of his dead wife?

A: Yes, in the Shafi'ee math-hab this is allowed. The reverse is also permissible, i.e. the wife may give ghusl to the dead body of her husband. (*Raudhatut-Taalibeen*). However, it is preferable for males to give ghusl to males and females to females, (*I'aaanatul-Taalibeen*)

CORRECTION

In the previous edition of Al-Farouq, under the Shaafi question and answer column it was stated that the musallee will fix the gaze on the spot of sujood in all postures except qa'dah or the sitting posture. This was incorrect. Instead, the gaze will remain on the place of sujood throughout the salaah, in all postures including the sitting posture.

Q: How will the Saffs be straightened for Salaah in Jamaat?

A: Straightening of the Saffs means the following:

a) The saffs in front have to be filled. First. Do not start another

Saff if the Saffs in front are not yet full.

b) There should be no gaps between the Musallees.

c) The chest of a Musalli should not be ahead of the Musalli next to him. This will be possible if the heels of the Musallees are in line. (*Majmu*, 4:226)

Q: Where will the Shaafi'ee keep the hands in the Qiyaam position in Salaah?

A: He will fold his hands below the chest, above the navel, in the iyaam position in Salaah. (*Majmu*, 3:313)

Q: What is the Sunnah amount of Qiraa'at in the five Fardh Salaah to be recited by the Imam?

A: It is Sunnah to recite in Fajr and Thuhr the Tiwaalul Mufassal, which are Surahs the approximate length of Surah Hujuraat. It is Mustahab to recite a bit less than this in Thuhr. The amount of Tiwaal will only be recited if the Muqtadis (followers) do not object, and they are happy with the lengthy Qiraa'at. It is Sunnah to recite in Asr and Eshaa Awsaatul

Mufassal. This is approximately the length of Surah Shams. In Maghrib Qisaarul Mufassal. This is the length of any one of the last few Surahs of The Qur'aan. It is also mentioned that the Tiwaalul Mufassal is from Surah Hujuraat to Surah Naba. The Awsaatul Mufassal from there to Surah Dhuhaa. The Qisaarul Mufassal from there to the end of the Qur'aan. (*Mughnil Muhtaaaj v. 1 p. 363/4*)

Q: Does the Thawaab of physical Ibaadat reach the deceased?

A: Three types of reward (thawaab) reach the deceased from the actions of the living; (a) a Fardh Haj made on behalf of the deceased, (b) wealth given as Sadaqah or a debt paid on behalf of the deceased, (c) the benefit of Du'aa made by the living. There are two views as to whether the thawaab of Quran recitation reaches the deceased. The preferred view is that it does. One should ask Allah Ta'ala to convey the thawaab of the recital to the deceased. The thawaab of physical Ibaadat, e.g. Salaah, fasting, Nafl Haj, etc. does not reach the deceased. (*Majmu*, 15:521)

Q: Do non-Muslim male relatives break a Shaafi female's wudhu?

A: If a male mehram, Muslim or non Muslim, touches a Muslim female, her wudhu will not break. ❀

RAMADAAAN APPEAL

CARING FOR MUSLIMS IN PRISON



The Eastern Cape Muslim Prison Board has been active in St. Albans Correctional Centre, Patensie, Kirkwood and North End for three years, ministering to Muslim prisoners. This entails sending Ulama to conduct talks and Islamic classes on a weekly basis, dealing with Halaal issues in the prisons, liaising with prison officials, providing inmates with personal needs, making recommendations for parole, etc.

This Ramadaan again, as in the past, we will be sending Iftaar parcels with dates and savouries for each Muslim prisoner. These number around 250. In addition, an Aalim will be going daily to the prison to conduct classes for the prisoners.

We require volunteers and donations to assist in deliveries and help us meet these commitments. Inmates need kurtas, topies/kufyas, tasbeehs, toiletries, etc. Zakaat and Sadaqah may also be used for this purpose.

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TODAY'S SPORTS AND THEIR EFFECTS



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money spinner for sponsors and advertisers. So it's not only the players who rake in millions, there are also the sponsors who earn huge sums in advertising liquor, cigarettes, soft-drinks and a host of other commodities. It is clear that what was formerly a means of entertainment has become an end in itself. When this happens, then surely people have their priorities hopelessly wrong.

ILL EFFECTS

At this juncture we wish to focus on the effects sports has on people, especially the youth.

Among these, one is Identifying certain players and developing admiration for them. This is followed by the obsession to emulate them in dress, action, and style. Then follows behaviour acceptance. The fan unwittingly accepts any form of behaviour of his hero, no matter how immoral, be it in language, appearance, attitude, or morality. Love for the sport being watched is also another socially and morally debilitating factor. Hours of quality time get squandered in watching sports.

Children become mesmerised with the imaginary skills being displayed by sportsmen, to the extent that these sports activists are glorified and idolised. Women nowadays feature prominently in many types of sports. This is an added spiritual harm, for the viewer (live or on TV) is exposed to a scantily dressed female, producing antics that articulate body parts akin to a ballet-dancer. There is hardly any difference between this sports-woman and the woman who dances on a stage.

Schools introduce sports activities to learners from a very young age.

Today our Muslim children have developed ambitions of becoming sports stars and representing their country on the international scene. This has become such a riveting objective that young learners will sacrifice madresa classes for the sake of sports training. The developing and formative years of Muslim children are being wasted on participation in a sport, thus depriving that individual of crucial Islamic and spiritual education.

ISLAMIC SPORTS

It might come as a surprise to many to hear that Islam also encourages sport to a certain extent. However, Islamic sports differ vastly in nature and purpose to Western forms of sports. The hadith of Rasoolullah ﷺ defined an important principle: *A sport must have a real benefit that accrues to one's spiritual or worldly life*. In Islam sport is not a past-time. In one hadith Rasoolullah ﷺ said: *"The lahw (sport) of a Believer is futile except for three types: Horse-riding; archery; and amusing oneself with the wife."* Among these, the first two are of great benefit when it comes to Jihad or self-defence, whilst the third is purely a worldly benefit but extremely effective in creating love between husband and wife.

Ulema state that the scope of this hadith does not end with the abovementioned three acts. Instead, any sporting activity that provides valid benefit to one's religion or mundane life, is permissible. It is established from several ahadeeth that Rasoolullah ﷺ raced with his wives, and swam. So the sports of racing and swimming also become lawful

activities. The Sahaaba wrestled with each other in training for jihad, so wrestling becomes a valid sport in Islam. Sword fighting can also be added to this list because that too, is a valid practice.

Based on the above Muslim Jurists have given permission for any sport from which one derives benefit to Deen of dunya. However, the condition is that such play must not entail violation of other Islamic injunctions, such as intermingling of males and females (as in stadiums and sports meetings), exposing of one's satar (as in the dress-code of most sports), the accompaniment of music (as in stadiums and gyms), betting and gambling, (as in horse-racing and other sports matches), advertising of haraam products (such as wine and beer).

In view of the above readers will clearly understand that a Muslim will not be able to adapt to the sports codes and styles that are prevalent among non-Muslims today. A Muslim just cannot fit into their culture of sport and amusement, for every feature of non-Muslim sport conflicts with Islamic morality and teaching. In Islam sport is not entertainment that becomes a spectacle; it is rather a means of acquiring physical strength and benefit. A Muslim's true relaxation comes through the thikr of Allah. ﷻ

.....
 • "A strong Believer is
 • better than a weak
 • Believer; but there is
 • good in both. Aspire
 • for that which bene-
 • fits you, seek the Help
 • of Allah, and do not
 • give up."
 • (Saheeh Muslim)
 •



SUNNATS OF SALAAM



In this section when the word “greeting” or “salaam” is used it refers to the Islamic form of greeting which is *Assalaamu alaykum*.

1. Rasoolullah ﷺ said: “The closest to Allah among people is the one who greets others first.” (*Abu Dawood*)
2. Whenever the Messenger of Allah ﷺ would greet, he would say: *Assalaamu alaykum wa rahmatullah*. (*Zaadul-Ma’aad*)
3. Rasoolullah ﷺ would never reply a greeting by waving the hand, or nodding the head, or indicating with the finger. (*Zaadul-Ma’aad*)
4. Hazrat Abdullah bin Abbas ؓ says: “I consider replying to a letter an obligation equal to the reply of a greeting.” (*Al Adabul Mufrad*)
5. Rasoolullah ﷺ said: “Shall I not inform you of an act which when practiced will generate love among you? Spread the salaam among yourselves!” (*Mishkatul-Masaabeeh*)
6. A man asked Rasoolullah ﷺ: ‘What is the best form of Islam (after the faradh acts)?’ The Messenger of Allah replied: “Feeding the poor and making salaam to those you know and those you don’t.” (*Mishkatul-Masaabeeh*)
7. Hazrat Qatadah ؓ narrates that

Rasoolullah ﷺ said: “When you enter a home, make salaam to the inmates; and when you leave, bid them farewell with salaam.” (*Mishkatul-Masaabeeh*)

8. Hazrat Abu Hurairah ؓ narrates that Rasoolullah ﷺ said: “When anyone arrives at a gathering, he should first greet (with salaam). Then if he feels like sitting down, let him do so. When leaving the gathering he should once again make salaam, for the first greeting is not more deserving than the second. (*That is, to greet when arriving and when departing is equal in obligation – editor*)” (*Tirmizhi and Abu Dawood*)

9. Hazrat Anas ؓ narrates that Rasoolullah ﷺ said: “O My son! When you come home to your family then greet them. This greeting (salaam) is a blessing for you and for them.” (*Tirmizhi*)

10. Greeting with *Assalaamu alaykum* is equal to the reward of ten good deeds. Greeting with *Assalaamu alaykum wa rahmatullah* is equal to twenty good deeds in reward. And saying *Assalaamu alaykum wa rahmatullah wa barakaatuh* equals the reward of thirty good deeds. (*Nasaa-ee*)

11. Rasoolullah ﷺ said: “When you meet another person then say

the salaam. If you are separated by a tree or a wall then greet a second time when you come together again.” (*Abu Dawood*)

12. Rasoolullah ﷺ said: “He is not from among us who imitates outsiders (i.e. kuffar). Do not imitate the Jews and do not imitate the Christians. For indeed the greeting of the Jews is to gesture with the fingers and the greeting of the Christians is to wave with the palm.” (*Tirmizhi*)

13. Rasoolullah ﷺ always made salaam first before seeking permission to enter a home.

The following are also mentioned in *Al-Adabul Mufrad* of Imam Bukhari (RA):

- The young should make salaam to the elders first
- The passer-by should make salaam first to one who is seated.
- The one mounted should make salaam first to the one on foot.
- A small group should make salaam to a large group first.
- One walking should make salaam first to one who is standing. ❀

(Extracted from the book *Uswa-e-Rasool*)

INVESTIGATING MATTERS

RASOOLULLAH’S ﷺ ATTITUDE ON INVESTIGATING MATTERS

Once Hazm, the son of Ubay bin Ka’b attended the Maghrib salah in the Musjid of his locality (in Madinah). The Imam was Mu’aaz bin Jabal (radhiyallahu anhu) who was appointed by Rasoolullah ﷺ for imamate duties in that particular masjid. Hazam entered the Musjid, but offered the Maghrib salaah on his own (not behind

the Imam), and left thereafter. Mu’aaz bin Jabal came to know of this and lodged a complaint with Rasoolullah ﷺ the next day. He said: “O Messenger of Allah, last night Hazam perpetrated an act of bid’ah (by reading salah on his own and not joining the jamaat); I do not know where he got this practice from.”

The Messenger of Allah ﷺ summoned Hazam and asked for an ex-

planation. Hazam responded: “O Messenger of Allah, when I entered the Musjid the Imam (Mu’aaz) had started Surah Baqarah in the Maghrib salah. I could not stand behind him for so long, so I read my Maghrib salah on my own but in a proper and good manner, then left.”

The Messenger of Allah ﷺ turned to Mu’aaz and said: O Mu’aaz, do not be the creator of fitnah (by reading so long rakaats and causing people to shun the jamaat salah)” (*Kanzul-Ummal*) ❀

The Spiritual Harms of **INSURANCE**

The following question was sent in by a Muslim brother:

“My shop is situated in a high risk area. Burglaries are quite rife in this area. Am I allowed to insure my business?”

We will discuss the Islamic legal ruling on insurance in a separate article. Here we would like to focus on the spiritual aspect of the matter. We cannot ignore the fact that insurance of property is fraught with many spiritual dangers. Regardless of whether insurance is lawful or haraam, the harm this causes to the heart and soul of a Believer is serious enough to demand complete abstention from this act.

The Roohani Dangers of Insurance

1. TRUST

When property is insured the owner sees no need to place his trust in Allah. There is no urgency to do so because he is content in the knowledge that should the property suffer damage, he will be compensated. He thus feels satisfied that in the event of loss, he has compensation to fall back on. The loss is therefore no loss in reality.

On the other hand, one who has no monetary support to fall back on will be forced to rely solely on Allah Ta'ala. His support is Allah, and his insurance against loss is his trust in Allah. He depends entirely on Allah Ta'ala. This is the great quality of Tawakkul, which to a certain degree is Wajib (obligatory) on every Muslim. In many places in the Qur'aan-e-Kareem Allah Ta'ala speaks of Tawakkul and commands the Believers to adopt

this important spiritual characteristic.

One who indulges in insurance is sadly deprived of this quality. Such a person will not have the faintest idea of what it means to repose trust in Allah.

2. DUA

2. The second harm that Muslims suffer through insurance is discontinuance of dua. When one is assured of compensation for loss, then he or she will not make dua to Allah Ta'ala for protection of the asset. One who has no insurance lives in constant fear of losing the asset without any compensation, so he is constrained to make regular dua to Allah Ta'ala for protection against loss. In other words, dua is his form of insurance against loss or theft.

Though lack of dua is not deliberate, it is a necessary result of insurance. Naturally one who has secured assets through insurance will feel no need or urgency to ask Allah Ta'ala for its protection. Only the one who fears will turn to Allah in dua. Neglect of dua in turn leads to diminished communication with Allah Ta'ala. For a Mumin (Believer) this is unbearable.

3. SABR

3. The third spiritual loss in insurance is deprivation from sabr. Since the loss is not really a loss, one will never experience true sabr for this is only experienced on the occasion of a loss. Hence one who sustains loss or damage to an insured asset will not feel the loss because of the knowledge that such loss will be compensated for through insurance.

When this is the case, there is no question of sabr. The need for sabr is only perceived when one has suffered total loss of property.

Consequently, such a person remains deprived of the tremendous reward of sabr that has been promised for losses in this world.

4. ABSTINENCE

Rasoolullah ﷺ said: *“Abstinence in this world is that you do not have more trust in what you possess than in that which is in the Possession of Allah.”* (Ibn Majah, Tirmizhi) *Zuhd* is an important spiritual quality which was very prominent in the life of Rasoolullah ﷺ. It thus becomes a sunnah to adopt this characteristic. This hadith speaks of abstinence or *zuhd* in worldly possessions. A person who has insurance can never achieve the true feeling of abstinence, for he has placed more trust in his insurance than in the Possessions of Allah.

5. LOSS OF BARAKAAT

Payment of premiums in the hope of gaining compensation when a loss occurs is akin to gambling. The punter pays a sum of money in the hope that he will realize a larger sum of money in return. Insurance is thus a refined form of gambling. There is, therefore, no barakaat in money spent or earned in such a manner.

It is time Muslims focused only on Allah Ta'ala in all their financial dealings. Develop conviction that Allah is the Sole Provider, Protector, and Compensator. To achieve this, the Auliya advise that one should meditate a lot on the Power and Might of Allah Azza Wa Jall.





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Abu Bakr



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From the Darul-Uloom we operate about 15 maktab in and around Port Elizabeth, mainly in impoverished communities. This entails employing teachers, providing feeding schemes, learning materials and clothing for destitute learners, as well as da'wah work in these areas. We appeal to sponsors to come forward and support this much needed da'wah project. Zakaat can be utilized for this purpose, too. A maktab of 20 students and one teacher will cost about R2000.00 a month to operate. All members of the Muslim public should consider it an Islamic duty to propagate Islam, especially in the city they live in. This is an opportunity to fulfill that duty by chipping in with a small contribution.

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TOLERANCE

Allah Ta'ala loves tolerance

Hazrat Ibn Abbas ؓ narrates that Nabi ﷺ said to the leader of the Abdul Qays tribe, "You possess two traits that are beloved to Allah: tolerance and deliberation [non-impulsive]."

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Our Hedge Against ECONOMIC RECESSION

(Continued from page 1)

of Allah upon you. Is there any (other) creator besides Allah who gives you sustenance from the heavens and the earth? There is no god besides Him!”

✧ Surah Naml (chapter 27), verse 64: *“Is That Being not greater Who starts the creation and then reproduces it, and Who grants you rizq from the heavens and the earth? Is there another god with Allah?”*

✧ Surah Mulk (Chapter 67), verse 21: *“Who else is there to provide (rizq) for you if He withholds his sustenance?”*

REAL CAUSE OF RIZQ

In the above verses Allah Ta’ala commands, asks rhetoric questions, compares His Power to the rest, and provokes our thinking minds all in an effort to make us understand the concept of rizq: The Sole and Supreme Provider is Allah Azza Wa Jall. The real cause of rizq is not our jobs, profession, skills, or craftsmanship. All these worldly causes are temporary and perfunctory, whereas the Main Cause is Allah The Almighty Allah. It is for this reason that we find hundreds of thousands of Allah’s creation who enjoy His bounties without a profession or a job. We find unskilled people earning more than those who possess skills and craftsmanship. There are ordinary business people who rake in thousands more than professionals, and there are ignorant people who enjoy far more than the learned. Peasants from villages and settlements have moved into the high-income bracket, while elite have to make do with far less. Rasoolullah ﷺ predicted that before Qiyaamat *‘shepherds, naked and bare-footed will vie with each other in tall buildings’*, a reference to how un-

predictable is the wealth of this world. Indeed, distribution of rizq by Allah does not conform to the law of the world but is rather subject to the Decree and Will of Allah.

It is not uncommon to find people who had not even passed grade three in school are today multi-millionaires. Had it been man’s skill and learning, or artisanship and ability that brought rizq then we would not witness such widespread disparity in wealth distribution. Almighty Allah explains the reason for this in Surah Israa (Chapter 17) verse 30: *“Verily Allah grants lavish rizq for whom He wishes, and He restricts (rizq for whom He wishes);*

“This is the Bounty of Allah which He grants to whomever He wishes’ (Surah Jumu’ah)

The Quran thus proves that rizq or sustenance comes from Allah and He grants it according to His Desire. Allah is the Controller of rizq. It is He who creates supply and demand. He holds sole monopoly over the resources of this world, not any nation or army. The hadith provides us with further proof of this fact.

FIXING PRICES

Hazrat Anas (radhiyallahu anhu) reports that once people complained to the Messenger of Allah ﷺ about high prices and requested him to fix the price of grain. Rasoolullah ﷺ replied: **“The fixer of prices is Allah! He withholds rizq, He grants abundant rizq. He is the Sole Provider.”** (Narrated by Imam Ahmad and Tirmizhi) Subsequently the Messenger of Allah declined the request to fix prices, in spite of this being in the interests of the public. Some Jurists have ruled that a Muslim state is

allowed to fix the price of basic and staple foods if prices rise so exorbitantly that poor people suffer. Though Nabi-e-Kareem ﷺ refused to fix the price of wheat, on another occasion he prohibited the monopolization of food stuffs, since this causes harm to people, especially the poor. (Raddul-Muhtaar)

We learn from the above that even the rising of prices is from Allah Ta’ala. In a verse mentioned earlier, it was stated that Allah Ta’ala expands and restricts rizq. One way that He does this is to increase or decrease the cash flow of a person. Another way is to increase the supply of goods, thus bringing prices down and allowing even poor to have more. The rizq of people thus expands. At times Allah Ta’ala shortens the supply of certain goods, thus causing prices to rise and restricting its availability. Economists will confirm that one of the reasons for high prices is short supply and high demand of a commodity. These economics are actually controlled by Allah Ta’ala, not man. When Allah Ta’ala causes prices to rise, the resultant inability to purchase goods leads to restriction of rizq.

Having understood this, we now realize that alleviation of our financial difficulties is achieved by turning to Allah Ta’ala. For expansion in rizq we need to establish a continuous link with Our Creator. The primary purpose of the verses quoted above is to instil into man the realisation that there is no alternative but to seek sustenance from the Creator and not from the creation.

The Quran time and again emphasizes the fact that Allah the Almighty Alone is the Provider of all worldly needs, and exhorts the Believers to seek the fulfilment of rizq from Allah. In this injunction there is an underlying wisdom

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Our Hedge Against ECONOMIC RECESSION

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which highlights the Love Almighty Allah shows towards His servants. The Quran declares: *“Undoubtedly, those whom you worship besides Allah do not possess (the ability to provide) your rizq, so seek rizq by Allah, and worship Him and make shukr. Unto Him shall you return.”* Surah Ankaboot (29), verse 17).

In this aayat we are clearly commanded to seek rizq from Allah. There are three commandments issued to us by Our Creator: **a)** Seek rizq by Allah; **b)** Worship Him; **c)** Offer shukr (thanksgiving) unto Allah. In asking, nay commanding His servants to seek their rizq by Him, Allah Ta'ala has in fact created an excuse for His servants to communicate with him. Besides actually asking Allah for our rizq, we are also instructed to offer continuous worship and thanks to Him. So we have *dua*, *ibaadat*, and *shukr*, and amazingly, all three are such actions that take one closer to Allah. For the excuse of rizq Allah Ta'ala has created a channel of communication. If this is not Absolute Mercy for His creation, then what else can one call it? In the course of seeking mundane sustenance, Almighty Allah has paved the way for man to accumulate the riches of spiritual sustenance and nearness to Him. Closeness to Allah is the ultimate aim and objective of every Believer, as alluded to a hadith of Bukhari.

TURNING TO ALLAH

We have also discovered the method of turning to Allah for rizq. Firstly, we make *dua* and beg Him for His Bounties, secondly, we continue worshipping Him and improving the state of our worship, and thirdly, we thank Him profusely for His Favours. In another verse He has promised to increase

His favours upon those who make shukr. (Surah 14, verse 7)

In addition to the above, it is imperative that we cut out sin from our lives, for sin is the chief cause of diminishing rizq. One major sin is the breaking of family ties. Maintaining family ties is the cause of long life and abundant, *halaal*, rizq. (Saheehul-Bukhari). It is ironical that a Muslim will sever ties with his brother, sister, and even parents, over money, yet the poor soul fails to realize that the severance of family ties will prevent the very rizq that he hankers after, and over which he had broken ties.

Lets us revisit the hadith regarding price-fixing mentioned earlier. In another version of this hadith narrated by Hazrat Au Sa'eed Khudri ؓ, he states that once the Muslims in Madina were going through a difficult phase of hunger and soaring prices. This forced them to approach the Messenger of Allah ﷺ seeking his help in lowering prices. In response to this, Rasoolullah ﷺ mounted the *mimbar* (after *salaah*) and delivered a sermon. In this sermon he brought up the issue of price fixing, and then said: ***“I shall not meet Allah with the stigma of having taken the wealth of someone against his wishes (by setting a price that he is not happy). Sale is a mutual act (and should not be restricted). However, there are certain (evil) traits in your dealings, which I shall now mention: Do not bear hatred, jealousy, or malice for each other! If one person is busy negotiating a deal, the other should not interfere (until the former has concluded or cancelled the deal). Let not the farmer sell his goods to a***

middle-man (thus allowing the latter to set high prices). And live together as brothers!” (Narrated by Imam Ibni Hibban in his Saheeh)

SUCCESSFUL BUSINESS

This hadith warns of six important factors that form the nucleus of successful business.

- Businessmen should never bear malice of hatred for each other.
- They should not be jealous of each other, regardless of how successful others become.
- One party should not interfere in a business deal between two parties whilst negotiations are in progress. Often we find a third person coming along and quoting a higher price for an item whilst the buyer and seller are busy negotiating their deal. This is wholly unjust and callous. In such a case it will be immoral for the seller to suddenly cancel the deal with the prospective buyer and accept the higher offer from the third party. It is such practices that have expelled the blessings (*barakaat*) from our businesses and generated animosity among Muslims. Note that selling goods on an auction is excluded from this and is totally permissible. In an auction there is no private deal between two parties. Instead, the matter is open to any prospective buyer. The auction procedure is mentioned in the hadith.
- Businessmen should not create a cartel or a monopoly over goods, especially basic necessities, for this causes severe strain on the finances of the poor and lower income groups. One hadith states that the one who supplies goods freely to a community is blessed by Allah, whilst the one who monopolizes goods is cursed. ﷻ

Next issue: REASONS FROM THE QURAN FOR RESTRICTION IN RIZQ & THE ISLAMIC VIEW-POINT ON EARNING.

THE VIRTUES OF LAYLATUL-BARAAAT

The following Ahadeeth emphasize the virtue of the fifteenth night of Sha'baan. In the hadith Rasoolullah (sallallahu alaihi wasallam) referred to this night as '*the middle of Sha'baan*'. The numerous statements and events narrated by the Sahaaba (*radhiyallahu anhum*) regarding its superiority leave no room to doubt the sanctity and virtue of this night, which the Ulema have termed *Laylatul-Bara'at* (the Night of Freedom), for on this night those who earned the forgiveness of Allah are entitled to freedom from Hell.

1) Hazrat Abdullah bin Umar (radhiyallahu anhu) reports that there are five nights in a year when duas are not rejected: The night of Juma (Thursday night), the first night of Rajab, the fifteenth night of Sha'baan, and the nights of the two Eids. (*Shu'abul-Imaan*)

2) Hazrat Ayesha (radiyallahu anhaa) states: "One night I discovered that Rasoolullah (sallallahu alaihi wasallam) was missing from his bed. I went out looking for him and found him in Baqee (the cemetery of Madinah), with his head raised to the heavens (while making dua). The messenger of Allah then said to me: "Verily Allah descends to the first heaven on the middle night of Sha'baan (15th) and forgives more people than the amount of hair on the flocks of the kalb tribe. (Baihaqi) The following people are excluded from this widespread maghfirat of Allah: 1) **The Kaafir and Mushrik (one who associates partners with Allah).** 2) **One who is disobedient to parents.** 3) **Two Muslims who bear enmity towards each other.** Allah waits for them to make up and seek each other's pardon before enveloping them with his Mercy and forgiveness. 4) **The robber.** (Narrated by Imam Baihaqi)

3) Hazrat Uthman bin Abul-Aas (radhiyallahu anhu) narrates from the

messenger of Allah : When it is the 15th night of Sha'baan then an announcer proclaims: 'IS THERE ANYONE SEEKING RIZQ (SUSTENANCE) SO THAT I MAY GRANT RIZQ? IS THERE ANYONE SEEKING FORGIVENESS SO THAT I MAY FORGIVE HIM? IS THERE ANYONE IN NEED SO THAT I MAY FULFILL THAT NEED?' (*Shu'abul-Imaan*)

Consequently, anyone who asks from Allah that night will be granted his/her request, *except the prostitute and the Mushrik*

Another hadith narrated by our mother Hazrat Ayesha (radiyallahu anhaa) states that on this night Rasoolullah (sallallahu alaihi wasallam) said to her: "Jibreel came to me and said: 'This is the 15th night of Sha'baan. Allah has taken upon Himself to free from Jahannum as many people as the hair on the sheep of Kalb. On this night Allah does not look (with special Mercy) at the following people: *The Mushrik; One who breaks family ties; One who wears his garments below the ankles; One who is disobedient to parents; A habitual consumer of wine;* "Thereafter Rasoolullah (sallallahu alaihi wasallam) sought my permission to offer Ibadat on this night, which I naturally granted. He then offered salaah and made such a long sujud that I feared his soul had been seized. But when I drew near, I could hear him reciting the following dua in his sujud:

أَعُوذُ بِكَ مِنْ عِقَابِكَ وَأَعُوذُ بِرِضَاكَ مِنْ سَخَطِكَ
وَأَعُوذُ بِكَ مِنْكَ جَلَّ وَجْهُكَ لَا أَحْصِي ثَنَاءً عَلَيْكَ
كَمَا أَثْنَيْتَ عَلَى نَفْسِكَ

TRANSLATION

O Allah! I seek Your protection from Your punishment, and I seek the protection of Your Pleasure from Your Anger, and I seek protection in You

from Yourself. Glorious is Your Countenance. I cannot enumerate Your Praises as You have praised Yourself.

The Messenger of Allah (sallallahu alayhi wasallam) said that 'Jibreel commanded me to recite this dua repeatedly in the sujud of Tahajjud Salah' (*Shu'abu;-Iemaan*)

1) Hazrat Ayesha (radhiyallahu anhaa) reports that Rasoolullah (sallallahu alayhi wasallam) said of the virtue of this night: "This is the fifteenth night of Sha'baan. Verily Almighty Allah turns His Special Attention to His servants on this night. He then forgives all those who seek forgiveness, and bestows Mercy on all those who seek Mercy. However, he leaves the people of enmity as they are." (Ibid)

2) Hazrat Abdullah bin Abbas (radhiyallahu anahuma) narrates that Almighty Allah casts His Special Gaze on the Holy Ka'bah once every year, and this is on the 15th of Sha'baan. When this happens then the hearts of the believers yearn for the Holy Ka'bah. (*Kanzul-Ummal*)

Hazrat Ali (radhiyallahu anahu) narrates that The Messenger of Allah (sallallahu alayhi wasallam) said: "When the fifteenth night of Sha'baan comes then offer ibadat on that night and fast during the day, for most certainly Allah comes down to the first heaven at sunset and announces: *Is there anyone seeking forgiveness, for I shall grant forgiveness. Is there anyone seeking rizq, for I shall provide rizq. Is there anyone in difficulty, for I shall alleviate that difficulty. Is there anyone who is in need, for I shall fulfill that need.* These announcements continue until the break of dawn." (IBni Majah) ❁

May Allah assist us all in our preparations for the glorious month of Ramadaan, Aameen.